

FORM PTO 1449 (modified)			ATTY DOCKET NO.	APPLICATION NO.	
U.S. DEPARTMENT OF COMMERCE PATENT AND TRADEMARK OFFICE			03292.101090.8	10/708,569	
LIST OF REFERENCES CITED BY APPLICANT(S) (Use several sheets if necessary)			APPLICANT	Lee J. Peart	
			FILING DATE	March 11, 2004	GROUP 3691

U.S. PATENT DOCUMENTS

EXAMINER INITIAL	CITE NO.	DOCUMENT NUMBER	KIND CODE	DATE	NAME OF PATENTEE OR APPLICANT OF CITED DOCUMENT	PAGES, COLUMNS, LINES WHERE RELEVANT PASSAGES OR RELEVANT FIGURES APPEAR

FOREIGN PATENT DOCUMENTS

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NON-PATENT LITERATURE DOCUMENTS

EXAMINER INITIAL	CITE NO.	NON-PATENT LITERATURE DOCUMENTS
	1	American Express, Private Payments SM: A New Level of Security from American Express, American Express Website, Cards
	2	BONSOR, "How Facial Recognition Systems Work", http://computer.howstuffworks.com/facial-recognition.htm/printable , 02/18/2004, 6 pages
	3	BOWMAN, "Everything You Need to Know About Biometrics", Identix Corporation, 01/2008, 8 pages
	4	CAREY, GORDON, "Multi-tier Copay", Pharmaceutical Executive, 02/2000
	5	CRUMBAUGH, DARLENE M., "Effective Marketing Positions: Check card as consumer lifeline", Hoosier Banker, 04/1998, page 10, Vol. 82, Issue 4
	6	Disposable Credit Card Numbers, courtesy fo CardRatings.org, The Dollar Stretcher, www.stretcher.com/stories/01/010212e.cfm , 01/2001
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	13	http://www.palowireless.com/infooth/tutorial.asp , 04/28/2003
	14	http://www.palowireless.com/infooth/tutorial/12cap.asp , 04/28/2003
	15	http://www.palowireless.com/infooth/tutorial/baseband.asp , 04/28/2003
	16	http://www.palowireless.com/infooth/tutorial/hci.asp , 04/28/2003

EXAMINER	DATE CONSIDERED

*EXAMINER: Initial if reference considered, whether or not citation is in conformance with MPEP 609; Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant.

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	APPLICANT Lee J. Peart	
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NON-PATENT LITERATURE DOCUMENTS

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	17	http://www.palowireless.com/infotooth/tutorial/lmp.asp , 04/28/2003
	18	http://www.palowireless.com/infotooth/tutorial/k1_gap.asp , 04/28/2003
	19	http://www.palowireless.com/infotooth/tutorial/profiles.asp , 04/28/2003
	20	http://www.palowireless.com/infotooth/tutorial/radio.asp , 04/28/2003
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	24	http://www.semiconductors.philips.com/news/content/file_878.html , 04/072003
	25	HURLEY et al., "Automatic Ear Recognition by Force Field Transformations", The Institution of Electrical Engineers, 2000, pages 7/1-7/5

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